



Group  
PRESENTATION

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# HISTORY OF CAREINGTON

**1979** Founded by two entrepreneurial dentists

**1985** First licensed dental HMO in the state of Texas

**1992** Launched the discount fee-for-service dental network

**1993** Began bundling dental with other ancillary products (vision, prescription, etc.)

**1996** Sold the DHMO to focus on discount health products, aggregation and administration

**1998** Launched dental PPO plans and began offering access to Careington's dental PPO networks

**2001** Co-formed Consumer Health Alliance (CHA), the discount health care trade association - [www.consumerhealthalliance.org](http://www.consumerhealthalliance.org)

**2005** Obtained our first DMPO license in the state of Florida

**2006** Licensed as national TPA and insurance agency

**2007** Began offering telehealth products and services to the marketplace

**2009** Founded Munroe Sutton - expanded discount dental model to the U.K.

**2014** Careington discount network selected as the first discount plan option for the state of Texas employee and retiree group



**TODAY** Over 15 million members nationwide...and growing!



# HOW DISCOUNT PLANS WORK

Members get access to our discounted fees by following these 4 simple steps:

1



## Locate a participating Provider

Employees can search for participating providers online or by calling Customer Service

2



## Schedule your appointment

When you call to schedule your appointment, let the office know that you're a member of the Careington Dental Network.

3



## Present your ID card to your participating dental office

The Careington logo on the front of your card identifies the level of discount that will be applied to your bill.

4



## Pay the discounted procedure prices

Customers pay their discounted bill at the time of service.



# DISCOUNT PLANS VS. INSURANCE

Plan Features	Careington	Insurance
Accepts Pre-existing needs	Yes	No
Age limits and restrictions	No	Yes
Waiting Periods	No	Yes
Forms to File	No	Yes
Annual Savings Maximums	No	Yes
Limits on frequency of Use	No	Yes
Savings on Cosmetic Services	Yes	No
Low Monthly Fees	Yes	No

Dental

# DENTAL

## Careington International Corporation

Members may take advantage of savings offered by an industry leader in dental care. Careington International Corporation is one of the most recognized professional dental networks in the nation and boasts one of the largest dental networks nationally with a focus on neighborhood dentists. Careington networks are a leader in member-transparent pricing with robust fee schedules.



# DENTAL SAMPLE SAVINGS

Procedure Description	*Regular Cost	**Plan Cost	\$ Savings	% Savings
Adult Cleaning	\$132	\$44	\$88	67%
Child Cleaning	\$94	\$36	\$58	62%
Routine Checkup	\$78	\$22	\$56	72%
Four Bitewing X-Rays	\$89	\$29	\$60	67%
Composite (White) Filling Code	\$210	\$74	\$136	65%
Crown (Porcelain fused to noble metal)	\$1,498	\$654	\$844	56%
Complete Upper Denture	\$2,152	\$832	\$1,320	61%
Molar Root Canal	\$1,459	\$565	\$894	61%
Extraction (Single Tooth)	\$255	\$75	\$180	71%

*\*Regular cost is based on the national average of the 80<sup>th</sup> percentile usual and customary rates as detailed in the 2018 FairHealth Report in the Los Angeles, Orlando, Chicago and New York City metropolitan statistical areas.*

*\*\*These fees represent the average of the assigned Careington Care 500 Series fees in the Los Angeles, Orlando, Chicago and New York City metropolitan statistical areas.*

*Prices subject to change.*



Vision



# VISION

## VSP® Vision Savings Pass-Vision Program

VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear. With the best choices in eyewear, VSP makes it easy to find the perfect frame. Members can choose from great brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more.\*

### Members receive:

- Access to discounts through a trusted, private-practice VSP doctor
- One rate of \$50 for eye exams\*\*
- 15% savings on contact lens exams\*\*\*
- Special pricing on complete pairs of glasses and sunglasses
- Unlimited use on materials throughout the year
- Exclusive Member Extras and special offers



\*Brands subject to change

\*\*This cost is only available with the purchase of a complete pair of prescription glasses; otherwise you'll receive 20% off an eye exam only.

\*\*\*Applies only to contact lens exam, not materials. You're responsible for 100% of the contact lens material cost.

***This plan is not insurance.***

*Not available in WA.*



# VISION

Service	Reduced Prices and Savings
<b>WellVision Exam<sup>®</sup></b>	<ul style="list-style-type: none"> <li>• \$50 with purchase of a complete pair of prescription glasses.</li> <li>• 20% off without purchase.</li> <li>• Once every calendar year.</li> </ul>
<b>Retinal Screening</b>	<ul style="list-style-type: none"> <li>• Guaranteed pricing with WellVision Exam, not to exceed \$39.</li> </ul>
<b>Lenses</b>	<p>With purchase of a complete pair of prescription glasses:</p> <ul style="list-style-type: none"> <li>• Single vision \$40</li> <li>• Lined bifocals \$60</li> <li>• Lined trifocals \$75</li> <li>• Polycarbonate for children \$0</li> </ul>
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>• Average savings of 20-25% on lens enhancements such as progressive lenses, and scratch-resistant and anti-reflective coatings.</li> </ul>
<b>Frames</b>	<ul style="list-style-type: none"> <li>• 25% savings when a complete pair of prescription glasses is purchased.</li> </ul>
<b>Sunglasses</b>	<ul style="list-style-type: none"> <li>• 20% savings on unlimited non-prescription sunglasses from any VSP doctor within 12 months of your last WellVision Exam.</li> </ul>
<b>Contact Lenses</b>	<ul style="list-style-type: none"> <li>• 15% savings on contact lens exam (fitting and evaluation).</li> </ul>
<b>Laser Vision Correction</b>	<ul style="list-style-type: none"> <li>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.</li> </ul>

\*Brands subject to change

\*\*This cost is only available with the purchase of a complete pair of prescription glasses; otherwise you'll receive 20% off an eye exam only.

\*\*\*Applies only to contact lens exam, not materials. You're responsible for 100% of the contact lens material cost.

***This plan is not insurance.***

*Not available in WA.*



# Telemedicine

# TELEMEDICINE

## DialCare

- DialCare is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. Members and their families have direct access to state-licensed and fully credentialed doctors, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more. When medically appropriate, a DialCare doctor may prescribe a short term, non-DEA controlled medication for the member to pick up at the pharmacy of their choice.
- Doctors are available 24 hours a day, 365 days a year, allowing members and their families convenient access to quality care from home, work or on the go.
- **Member cost per consultation: \$0**

### When to use DialCare:

- For non-emergency medical issues and questions
- During or after normal business hours, nights, weekends and holidays
- If the member lives a significant distance from a primary care doctor
- When a primary care doctor is not available
- When traveling and in need of non-urgent medical care or advice



# TELEMEDICINE



## What conditions can be treated?

Allergies  
Fever  
Respiratory infections  
Asthma  
Gout  
Sinus infections  
Bronchitis  
Insect bites  
Skin inflammations  
Cold & flu  
Sore throat  
Digestive issues  
Joint aches & pains  
Sports injuries  
Ear infections  
Rashes  
Urinary tract infections  
And more!



# Additional Products

## Additional Products

- **RX** - United Networks of America provides access to prescription savings at over 68,000 participating pharmacies nationwide. Members can save of 15% to 60% off generic drugs and 10% to 25% off brand name prescriptions.
- **Lasik** - provides members with savings of 40% to 50% off the overall national average cost for LASIK eye surgery.
- **Medical Information** - online health and wellness service that provides unlimited access to physicians for routine medical questions and information.
- **Hearing** - Amplifon is the largest provider of audiology and hearing aid services in the United States. They offer over 280 models of hearing aids, including the newest programmable and digital technology.
- **Nurse Line** - Carenet provides nurse triage service via a toll-free number 24 hours a day, 7 days a week for medical consultations. Carenet provides deaf and foreign language assistance for this service.

## Additional Products

- **Labs** - DirectLabs provides savings of 10% to 80% off regular retail pricing on blood tests, available at over 3,000 certified labs, nationwide. Members may also receive one free comprehensive wellness profile or cardio plus profile.
- **Weight Loss** - Profile Members receive discounts on Profile meal replacement products, advice on healthy grocery store foods, tracking tools and ongoing support from your personal coach.
- **American Specialty Health** - Members may browse and purchase a broad selection of health improvement and wellness products fulfilled by the Amazon® online store.
- **Diabetic Care and Supplies**- Provides the highest quality of diabetic care supplies at reduced prices



# Plan Information and Pricing

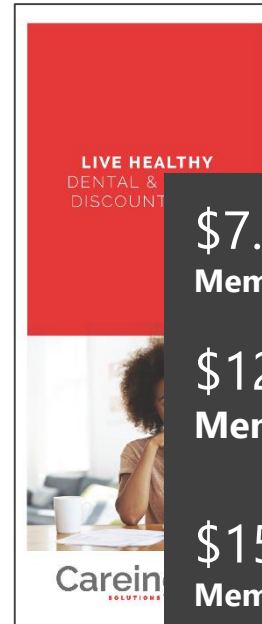


# 500 DENTAL SAVINGS PLAN

**500**  
SERIES  
Careington

Using the Careington 500 Series discount network, members enjoy 20% to 60% savings on most dental procedures, including routine, preventive, major, specialty and even cosmetic dental work. Key features include:

- Nationwide access to one of the nation's largest networks of participating dentists and specialists
- Ease of use, no limits on use and no eligibility exclusions – anyone can sign up and save
- Members may visit any participating dentist or specialist and change providers at any time
- Significant savings on routine, major and specialty dental treatments from a quality network of providers
- Published fee schedules that offer cost and savings transparency



Group Pricing

**\$7.95/month**  
**Member Only**

**\$12.95/month**  
**Member +1**

**\$15.95/mo**  
**Member +Family**

## DISCOUNTS & RESOURCES

- Dental exams, cleaning and major dental work
- Dental health information



# LIVE HEALTHY

## Dental + Vision Plan

Good dental and vision care is an important part of the members' total health, but doesn't have to be expensive. The Dental & Vision plan offers discounts on dental care, including cleanings, checkups, fillings and more, and vision care, including eye exams, frames, and lenses.

### DISCOUNTS & RESOURCES

- Dental Exams, Cleaning and Major Dental Works
- Dental Health Information
- Eye Exams, Eyeglasses & Contact Lenses
- Vision Correction Surgery



### Group Pricing

**\$8.95.95 /mo**  
**Member Only**

**\$13.95 /mo**  
**Member +1**

**\$16.95 /mo**  
**Member +Family**



# LIVE HEALTHY

Dental • Vision Plus Telemedicine

Dental, Vision Plus Telemedicine offers discounts on high-quality dental and vision care as well as free 24-hour access to licensed physicians and nurses by phone lines for simple consultations at home.

## DISCOUNTS & RESOURCES

- Dental Exams, Cleaning and Major Dental Works
- Brand-Name & Generic Prescription Medicine
- Vision Correction Surgery
- Eye Exams, Eyeglasses & Contact Lenses
- Telemedicine - Free Consultations
- Online Medical Information



### Group Pricing

**\$10.95 /mo**  
Member Only

**\$15.95 /mo**  
Member +1

**\$19.95 /mo**  
Member +Family



# LIVE HEALTHY

## Total Health

Get the whole package with a Total Health plan. This plan offers discounts on dental care, vision care, telemedicine services, diabetes care supplies, chiropractic and alternative medicine, prescriptions and more.

### DISCOUNTS & RESOURCES

- Telemedicine - Free Consultations
- Online Medical Information
- Brand-Name & Generic Prescription Medicine
- Dental Exams, Cleaning and Major Dental Work
- 24-Hour Nurse Line
- Eye Exams, Eyeglasses & Contact Lenses
- Vision Correction Surgery
- Lab Services
- Hearing Exams & Hearing Aids
- Diabetic & Medical Supplies
- Alternative Health Care



Group Pricing

**\$24.95 / month**



# Thank you!

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